

**DECLARATION AND POWER OF ATTORNEY**

As below named inventors, we hereby declare that:

Our residence, Mailing and citizenship are as stated below next to our names,

We believe that we are the original, first and joint inventors of the subject matter claimed and for which a patent is sought on the invention METHOD AND APPARATUS FOR EVALUATING FRAUD RISK IN AN ELECTRONIC COMMERCE TRANSACTION, the specification of which

- ☐ is attached hereto.
- ☒ was filed on November 2, 2000 as Application Serial No. 09/708,124 and was amended on (if applicable).

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is known to us to be material to patentability in accordance with Title 37, Code of Federal Regulations, Section 1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Applications(s):		Day/Month/Year filed	Priority Claimed
Number	Country		
			<input type="checkbox"/>
			<input type="checkbox"/>

We hereby claim the benefit under 35 USC §119(e) of any United States provisional application(s) listed below.

Prior Provisional Application(s):	
Application Number	Filing Date

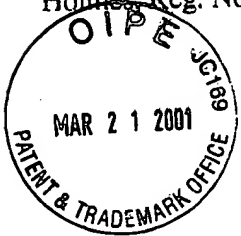
We hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, We acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Prior U.S. Application(s):		
Serial No.	Filing Date	Status: Patented, Pending, Abandoned
09/442,106	November 17, 1999	Pending
08/901,687	July 28, 1997	PAT 6,029,154

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby appoint the following attorney(s) and/or agent(s): Brian D. Hickman, Reg. No. 35,894; Christopher J. Palermo, Reg. No. 42,056; Bobby K. Truong, Reg. No. 37,499; Edward A. Becker, Reg. No. 37,777; Marcel K. Bingham, Reg. No. 42,327; Carl L. Brandt, Reg. No. 44,555; Carina M. Tan, Reg. No. 45,769; and Craig G. Holmes, Reg. No. 44,770, all of

HICKMAN PALERMO TRUONG & BECKER, LLP  
1600 Willow Street  
San Jose, California 95125-5106



with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and all future correspondence should be addressed to them.

Full name of sole or first inventor: MICHAEL LEWIS

Inventor's signature: *ML*

Date: 3/12/01

Residence (City & State): Sunnyvale, CA

Citizenship: USA

Mailing Address: 241 Arriba Drive, No. 1, Sunnyvale, CA 94086

Full name of second inventor: FRANK KING

Inventor's signature: *Frank King*

Date: 3/15/2001

Residence (City & State): *Saratoga, CA*

Citizenship: *US*

Mailing Address: *13098 Glen Brae Dr. Saratoga, CA 95070*



Full name of third inventor: JOHN PETTIT

Inventor's signature:

Date: 3/17/01

Residence (City & State):

Sausalito, CA, USA

Citizenship:

UNITED KINGDOM

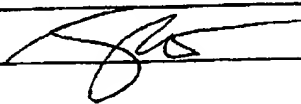
Mailing Address:

Box 1636 Sausalito CA 94965



Full name of second inventor: WILLIAM WRIGHT

Inventor's signature:



Date: 3/14/2001

Residence (City & State):

Citizenship:

Mailing Address:



Docket No.: 53588-0027

MAR 21 2001



## DECLARATION AND POWER OF ATTORNEY

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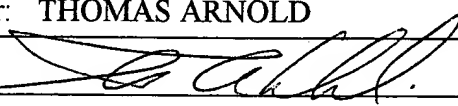
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with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and all future correspondence should be addressed to them.

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Full name of third inventor: THOMAS ARNOLD

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Inventor's signature:  Date: 3/16/01

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Residence (City & State): 14697 CARNELIAN GLEN CT, SARATOGA, CA

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Citizenship: USA

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Mailing Address: SAME AS RESIDENCE.

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Full name of third inventor: THOMAS ARNOLD

Inventor's signature:

Date:

Residence (City & State):

Citizenship:

Mailing Address:

